United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 22-51322-KMS

Amanda Renee Abston Chapter 13

Donald Clifford Abston, Jr

Debtors

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2
Date Rcvd: Jul 30, 2025 Form ID: pdf012 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recipi ID Recipient Name and Address

db/jdb + Amanda Renee Abston, Donald Clifford Abston, Jr, 270 Harmon Pope Rd, Lucedale, MS 39452-7509

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name Email Address

Elizabeth Crowell Price

 $on\ behalf\ of\ Creditor\ PennyMac\ Loan\ Services\ \ LLC\ Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com$

Kimberly D. Putnam

on behalf of Creditor PennyMac Loan Services LLC kim.mackey@ms.creditorlawyers.com, msecf@ms.creditorlawyers.com

Thomas Carl Rollins, Jr

on behalf of Debtor Amanda Renee Abston trollins@therollinsfirm.com

jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Donald Clifford Abston Jr trollins@therollinsfirm.com,

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading from the rollins firm.com; kerri@the rollins firm.com;

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

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USTPRegion05.JA.ECF@usdoj.gov

Warren A. Cuntz T1, Jr.

wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 6





Judge Katharine M. Samson United States Bankruptcy Judge Date Signed: July 30, 2025

The Order of the Court is set forth below. The docket reflects the date entered.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI GULFPORT-6 DIVISION

IN RE: AMANDA RENEE ABSTON FKA AMANDA RENEE DEAKLE DONALD CLIFFORD ABSTON, JR **CASE NO.: 22-51322-KMS CHAPTER 13**

AGREED ORDER

THIS CAUSE came on for consideration on the Motion for Relief from Automatic Stay and for Abandonment [doc. 65] filed by PennyMac ("Movant"), Response [doc. 74] filed by Debtors, and Amended Response [doc. 75] filed by Debtors in the above styled case, and the Court has been advised that the parties have reached the following agreement:

- 1. Debtors are delinquent to Movant in post-petition payments for the months of May 2025 through July 2025 for \$1,139.63 per month, less \$1.98 being held in suspense, totaling \$3,416.91.
- 2. The parties are in agreement that the Debtors shall be permitted to put those amount due to Movant through July 2025, said total amount being \$3,416.91 back into the plan to be paid over the life of the Plan. The Debtors' ongoing monthly post-petition payments to owed to Movant will be made inside the plan through the Trustee beginning August 2025 in the amount of \$1,139.63. In addition, the attorney's fees and costs incurred by Movant as a result of filing the Motion for Relief, in the amount of \$1,049.00 shall be

added back into the plan to be paid to Movant as a separate claim over the life of the plan. The Trustee shall amend the plan payments accordingly to reflect this Agreed Order, and the plan is hereby amended accordingly to reflect this Agreed Order.

- 3. Furthermore, in the event the Debtors fail to make any future regular installments due the Trustee and Movant such that any said payment is more than thirty (30) days delinquent, the automatic stay shall be lifted as to the Movant and/or Movant's successors, agents or representatives, the property, located at 270 Harmon Pope Rd, Lucedale, MS 39452 41027-7057, abandoned from the bankruptcy estate, and Movant and/or Movant's successors, agents or representatives may likewise commence foreclosure proceedings or such other proceedings as may be authorized by its Note and Deed of Trust upon proper fourteen (14) day notice of default. Partial payments made by the Debtors on future defaults may be kept and applied by Movant without the necessity of filing a new notice of default. Only full cure of future defaults will prevent the lifting of the automatic reasonable KMS stay as provided for in this order. Additionally, Movant shall be reimbursed for any fees and costs incurred as a result of filing a proper notice of default.
- 4. In the case of cure of default and occurrence of subsequent defaults, Movant shall only send three (3) additional Notice of Defaults; if a fourth (4) default occurs, the stay the stay will automatically lift without further order of the court, and Movant will file a Notice of Termination of the Automatic Stay so that all interested/affected parties are provided notice of the lift of said stay; upon filing of the Notice of Termination of the Automatic Stay, the property shall also be deemed abandoned from the bankruptcy estate and the Movant may pursue its state law remedies.

- 5. Further, should this case be dismissed on motion of the Trustee due to any of the grounds specified in Section 109(g)(1) & (2) the Bankruptcy Code, the automatic stay as to Movant shall lift simultaneously with entry of the Order of Dismissal.
- 6. The fourteen (14) day stay described by Bankruptcy Rule 4001(a)(3) is waived.

##END OF ORDER##

APPROVED

/s/ Kimberly D. Putnam

Kimberly D. Putnam

Attorney for Movant

/s/ Thomas Carl Rollins, Jr

Attorney

Thomas Carl Rollins, Jr

The Rollins Law Firm, PLLC

/s/ Phillip Brent Dunnaway

Trustee

Warren A. Cuntz, Jr.

Presented by: Kimberly D. Putnam, MSB# 102418 Dean Morris, LLC 1820 Avenue of America Monroe, La. 71201 Telephone No: (318) 330-9020 kim.mackey@ms.creditorlawyers.com